

## Complaint Management at Raiffeisen Centrobank AG

Raiffeisen Centrobank AG continuously strives to act in the best interest of its customers and is committed not to give rise for any cause for complaint. Nevertheless, we are well aware that we cannot entirely exclude human errors or technical failures. Thus, complaint management at Raiffeisen Centrobank AG is an integral part of quality assurance and customer service.

### Handling customer complaints

Raiffeisen Centrobank AG has implemented internal rules and policies to safeguard effective and speedy complaint resolution. Should the handling of a complaint be more time-consuming due to the complexity of the case, we will notify you accordingly.

### Content of a complaint

We kindly ask you to provide all documents and information related to the respective complaint/business case in order to enable us to promptly address and resolve your complaint. Moreover, we kindly ask you to state your current contact details. Your data will be kept strictly confidential.

### Submitting complaints

We kindly ask you to communicate your complaint at first directly to your customer consultant either by e-mail or telephone. You may also forward your complaint per e-mail or mail to Complaints Management at Raiffeisen Centrobank AG or online via the homepage of Raiffeisen Centrobank AG. Complaints submitted online will be forwarded directly to the Complaint Manager at Raiffeisen Centrobank AG, who acts as ombudsman.

Online complaint form: [www.rcb.at/en/beschwerdemanagement/](http://www.rcb.at/en/beschwerdemanagement/)

### By mail:

Compliance Office  
Raiffeisen Centrobank AG  
Tegetthoffstraße 1  
A-1015 Vienna

By e-mail: [complaints@rcb.at](mailto:complaints@rcb.at)

### Handling and resolution of complaints

Upon receipt of a complaint we will promptly inform you of the current status of your complaint.

Every complaint will be acknowledged and handled promptly within a reasonable time frame. Raiffeisen Centrobank AG will provide information on the current status of your complaint within 3 working days. Complaint Management at Raiffeisen Centrobank AG takes every effort to handle complaints without unnecessary delay and works towards reaching a solution. Should the handling of a complaint be more time-consuming, the complainant will be informed in due course.

Every complaint as well as actions taken to resolve the complaint will be recorded. In certain cases it may be expedient to refer the complaint to a neutral conciliator to avoid lengthy inquiries.

The Joint Conciliation Board of the Austrian Banking Industry has been established to reach an out-of-court settlement of disputes about obligations in relation to banking transactions pursuant to § 1 Austrian Banking Act between consumers residing in Austria or in another signatory state of the European Economic Area and a credit institution domiciled in Austria or an institution pursuant to § 1 Austrian Banking Act.

A complaint may be referred to a conciliation body on the precondition that the consumer has previously communicated the complaint to the credit institution concerned and the parties have tried to resolve the complaint beforehand.

Joint Conciliation Board of the Austrian Banking Industry  
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office@bankenschlichtung.at  
For more details kindly see [www.bankenschlichtung.at](http://www.bankenschlichtung.at)